

Pezza Cash Reconciliation
2/28/2018

Beginning Adjusted Cash Balance		<u>27,698.43</u>
Bank Balance	Beginning	7,644.86
Add:	Deposits	2,303.39
Less:	Disbursements	<u>(9,765.59)</u>
Bank Balance	Ending	182.66 T
Add:		
8B Charles St.	Rents	1,300.00
10A Charles St.	Rents	1,000.00
878 River Dr.	Rents	<u>0.00</u>
Total Cash Additions		2,300.00
Less:		
8B Charles St.	Rental Expenses	0.00
10A Charles St.	Rental Expenses	0.00
878 River Dr.	Rental Expenses	<u>0.00</u>
Total Cash Disbursements		0.00
Adjusted Cash Balance		<u><u>22,536.23</u></u>

The Rents and expenses are as per Nicholas Pezza

Nicholas Pezza

7-13-18

TB2

In re: Nicholas Pizzo

Debtor

Case No. 16-3371

Reporting Period: February 28, 2018

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	CHECK	PAYROLL	CARD	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH					27,698		176,820	
RECEIPTS								
CASH SALES					2,008	FL	73,368	
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
Rent					2,300		34,540	
TOTAL RECEIPTS					4,308		107,908	
DISBURSEMENTS								
Net payroll								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES							1,884	
INVENTORY PURCHASES					584		69,294	
SECURED/ RENTAL/ LEASES								
INSURANCE							2,848	
ADMINISTRATIVE								
Utilities					286		2,386	
OTHER (ATTACH LIST)								
Real estate taxes							10,000	
OWNER DRAW *					8,600		10,260	
TRANSFERS (TO DIP ACCTS)								
Repairs							800	
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS					9,470		97,472	
NET CASH FLOW					-5,162		10,436	
(RECEIPTS LESS DISBURSEMENTS)								
CASH - END OF MONTH					22,536		187,256	

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	22,536
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	22,536

TT

In re Nicholas Pezza
Debtor

Case No. 16-3371
Reporting Period: 2/28/18

STATEMENT OF OPERATIONS
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	Month	Cumulative Filing to Date
Gross Revenues		0
Less: Returns and Allowances		
Net Revenue		0 FL
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		0
Gross Profit		0
OPERATING EXPENSES		
Advertising		
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance		
Management Fees/Bonuses		
Office Expense		
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense		
Salaries/Commissions/Fees		
Supplies		9,766
Taxes - Payroll		
Taxes - Real Estate		
Taxes - Other (sales & use)		
Travel and Entertainment		
Utilities		
Other (attach schedule)		
Total Operating Expenses Before Depreciation		9,766
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		-9,766
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$	\$

*"Insider" is defined in 11 U.S.C. Section 101(31).

T1



Bank

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STATEMENT OF ACCOUNT

000053061 01 AY 0375 FTD01040021718159000 0044 07 05



NICHOLAS PEZZA
DIP CASE 18-33371 DIST NJ
488 DEWEY AVE
SADDLE BROOK NJ 07663

Page: 1 of 5
Statement Period: Jan 18 2018-Feb 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

1217-1-3-60000

[illegible]

Chapter 11 Checking

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Account # 434-0042557

ACCOUNT SUMMARY

Beginning Balance	1,007.81	Average Collected Balance	2,872.11
Deposits	4,000.00	Interest Earned This Period	0.00
Electronic Deposits	7,346.00	Interest Paid Year-to-Date	0.00
Other Credits	4,608.51	Annual Percentage Yield Earned	0.00%
		Days in Period	31
Checks Paid	5,970.10		
Electronic Payments	5,406.14		
Other Withdrawals	35.00		
Ending Balance	5,551.08		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$35.00	\$35.00

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
02/12	DEPOSIT	3,000.00
02/13	DEPOSIT	1,000.00
	Subtotal:	4,000.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
01/18	ATM CHECK DEPOSIT, *****45184675656 AUT 011818 ATM CHECK DEPOS! 600 MARKET STREET ELMWOOD PARK * NJ	3,000.00
01/22	ATM CHECK DEPOSIT, *****45184675656 AUT 012118 ATM CHECK DEPOS! 600 MARKET STREET ELMWOOD PARK * NJ	105.00
01/31	ATM CHECK DEPOSIT, *****45184675656 AUT 013118 ATM CHECK DEPOS! 150 MAIN ST LODI * NJ	105.00
02/05	ATM CHECK DEPOSIT, *****45184675656 AUT 020418 ATM CHECK DEPOS! 150 MAIN ST LODI * NJ	3,000.00
02/06	ATM CHECK DEPOSIT, *****45184675656 AUT 020618 ATM CHECK DEPOS! 351 MIDLAND AVE GARFIELD * NJ	911.00

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- Follow instructions 2-5 to verify your ending account balance.

5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

Ending Balance	5,651.08
<hr/>	
Total Deposits	+
<hr/>	
Sub Total	
<hr/>	
Total Withdrawals	-
<hr/>	
Adjusted Balance	

DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Mastercard®/Discover® Protection account (the term "ODP" or "ODP" refers to Creditcard Protection), the Bank calculates the Average Daily Balance on the account statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date activation and other events, in addition to your second card, will calculate until the balance has been paid in full. To determine the finance charge, multiply the Average Daily Balance times the Days in Month times the Annual Percentage Rate (APR) to get the finance charge. The finance charge is added to the total of the statement. The Average Daily Balance is calculated by adding the balance for each day at the billing cycle, then dividing the total balance by the number of days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted; plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

NICHOLAS PEZZA
D/P CASE 16-33371 DIST NJ

Page: 3 of 5
Statement Period: Jan 18 2018-Feb 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

DAILY ACCOUNT ACTIVITY

Electronic Deposits (continued)

POSTING DATE	DESCRIPTION	AMOUNT
02/06	ATM CHECK DEPOSIT, *****45184675656 AUT 020618 ATM CHECK DEPOSIT 351 MIDLAND AVE GARFIELD * NJ	105.00
02/06	ATM CHECK DEPOSIT, *****45184675656 AUT 020618 ATM CHECK DEPOSIT 351 MIDLAND AVE GARFIELD * NJ	15.00
02/12	ATM CHECK DEPOSIT, *****45184675656 AUT 021118 ATM CHECK DEPOSIT 351 MIDLAND AVE GARFIELD * NJ	105.00
Subtotal:		7,945.00

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
02/13	RETURNED ITEM	4,608.51
Subtotal:		4,608.51

Checks Paid

No. Checks: 4

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
02/06	120	25.00	02/12	122	1,013.13
02/05	121	323.46	02/12	123	4,608.51
Subtotal:					5,970.10

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
01/22	DEBIT CARD PURCHASE, *****45184675656, AUT 011918 VISA DDA PUR AMTRUST NORTH AMERICA IN 877 5287878 * OH	783.40
01/23	DEBIT POS, *****45184675656, AUT 012218 DDA PURCHASE WALGREENS STORE 20 ARNOT LODI * NJ	7.99
01/24	DEBIT POS, *****45184675656, AUT 012418 DDA PURCHASE 01992 ACME SADDLE BROOK * NJ	6.39
01/26	TD ATM DEBIT, *****45184675656, AUT 012518 DDA WITHDRAW 150 MAIN STREET LODI * NJ	320.00
01/29	DEBIT CARD PURCHASE, *****45184675656, AUT 012818 VISA DDA PUR OPTIMUM 7870V 201 337 1112 * NY	165.42
01/29	TD ATM DEBIT, *****45184675656, AUT 012718 DDA WITHDRAW 351 MIDLAND AVE GARFIELD * NJ	40.00
01/29	DEBIT CARD PURCHASE, *****45184675656, AUT 012818 VISA DDA PUR MR BRUNO S PIZZERIA RE SADDLE BROOK * NJ	25.10
01/30	ACH DEBIT, PUBLIC SERVICE PSEG *****52001618	340.00
01/30	ACH DEBIT, PUBLIC SERVICE PSEG *****99974009	272.00
01/30	ACH DEBIT, PUBLIC SERVICE PSEG *****45762609	266.00
01/30	ACH DEBIT, PUBLIC SERVICE PSEG *****41786805	250.00
01/30	ACH DEBIT, PUBLIC SERVICE PSEG *****74415209	214.00

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STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page: 4 of 5
Statement Period: Jan 13 2018-Feb 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
01/30	DEBIT CARD PURCHASE, *****45184675656, AUT 012818 VISA DDA PUR PASSAIC VALLEY WATER COM 973 3404336 * NJ	134.98
01/30	ACH DEBIT, PUBLIC SERVICE PSEG *****69873706	53.29
01/30	ACH DEBIT, PUBLIC SERVICE PSEG *****46145901	21.59
01/31	TD ATM DEBIT, *****45184675656, AUT 013118 DDA WITHDRAW 150 MAIN ST LODI * NJ	100.00
01/31	DEBIT CARD PURCHASE, *****45184675656, AUT 013018 VISA DDA PUR KFC K250009 SADDLE BROOK * NJ	17.48
02/01	DEBIT CARD PURCHASE, *****45184675656, AUT 013118 VISA DDA PUR AL HELAL RESTAURANT PATERSON * NJ	47.08
02/02	TD ATM DEBIT, *****45184675656, AUT 020118 DDA WITHDRAW 150 MAIN ST LODI * NJ	500.00
02/02	DEBIT CARD PURCHASE, *****45184675656, AUT 020118 VISA DDA PUR LODI MUNICIPAL COURT LODI * NJ	50.00
02/02	DEBIT POS, *****45184675656, AUT 020218 DDA PURCHASE DOLLAR TR 15 WASHINGTO LODI * NJ	4.00
02/05	DEBIT POS, *****45184675656, AUT 020418 DDA PURCHASE RESTAURANT DEPOT SOUTH HACKENS * NJ	168.71
02/07	DEBIT POS, *****45184675656, AUT 020718 DDA PURCHASE SHOPRITE LODI S1 165 M LODI * NJ	4.24
02/08	DEBIT CARD PURCHASE, *****45184675656, AUT 020718 VISA DDA PUR FORTIVA 800 710 2961 * GA	578.22
02/08	DEBIT CARD PURCHASE, *****45184675656, AUT 020718 VISA DDA PUR NINO S RESTAURANT LODI * NJ	15.75
02/09	TD ATM DEBIT, *****45184675656, AUT 020818 DDA WITHDRAW 150 MAIN ST LODI * NJ	400.00
02/12	DEBIT POS, *****45184675656, AUT 021118 DDA PURCHASE RESTAURANT DEPOT SOUTH HACKENS * NJ	302.76
02/15	DEBIT POS, *****45184675656, AUT 021418 DDA PURCHASE SHOPRITE LODI S1 165 M LODI * NJ	42.63
02/16	DEBIT POS, *****45184675656, AUT 021618 DDA PURCHASE THE HOME DEPOT 0950 PASSAIC * NJ	276.11

Subtotal: 5,406.14

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
02/13	OVERDRAFT RET	35.00
	Subtotal:	35.00

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STATEMENT OF ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page: 5 of 5
Statement Period: Jan 18 2018-Feb 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

7217-3-3-00000

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/17	1,007.81	02/02	599.09
01/18	4,007.81	02/05	3,106.92
01/22	3,329.41	02/06	4,112.92
01/23	3,321.42	02/07	4,108.68
01/24	3,315.03	02/08	3,515.71
01/26	2,995.03	02/09	3,115.71
01/29	2,764.51	02/12	295.31
01/30	1,212.65	02/13	5,869.82
01/31	1,200.17	02/15	5,827.19
02/01	1,153.09	02/16	5,551.08



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Statement of Account

Statement Date Feb 01-Feb 28, 2018
Account Number 8000969846
Page 1 of 4

02 01 ADDRESS SERVICE REQUESTED
NICHOLAS PEZZA
NICKS LANDSCAPING
488 DEWEY AVE
SADDLE BROOK NJ 07663
04632
37v41



Free, Simple, Secure, Columbia Bank's Digital Wallet Adds a High Tech Option to Pay!



21st century banking is here! With Columbia Bank's "Digital Wallet," your debit card is more manageable, more secure and more convenient than ever! Just load your Columbia Bank debit card information in your smartphone using Apple Pay®, Android Pay™ or Samsung Pay® free apps. And, when you are ready to pay for any purchase, simply tap your mobile device in front of a store's payment terminal and you're done. Tap and Pay: Paying for your purchases couldn't be easier!

SUMMARY OF ACCOUNTS

Business Free 8000969846 \$182.66 **Home Mortgage Solutions...Fast and Easy!**
Looking for your dream home? Well, look no further! Columbia Bank offers low home mortgage rates. Flexible terms...quick turnarounds...we'll even come to you! To learn more about our full range of home mortgage products and services, please visit us online or contact our Customer Service center at (800) 522-4167.

CHECKING

8000969846

Business Free

Previous Balance	7,644.86	Account Title: NICHOLAS PEZZA
10 Deposits/Credits	2,303.39	NICKS LANDSCAPING
15 Debits	9,765.59	Account Number 8000969846
5 Checks	8,600.00	Number of Enclosures 5
Service Charge	0.00	Statement Dates 02/01/2018 thru 02/28/2018
Current Balance	182.66	Days in the statement period 28

TB2

Transaction Activity

Date	Description	Amount	Balance
02/01	Beginning Balance		7,644.86
02/01	Point Of Sale Withdrawal HARBOR FREIGHT 441 MARKET ST SADDLE BROOK NJUS CARD# 0234	-11.93	7,632.93
02/01	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	200.00	7,832.93
02/01	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	7,332.93
02/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	314.49	7,647.42
02/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	150.00	7,797.42

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Statement of Account
Statement Date Feb 01-Feb 28, 2018
Account Number 8000959345
Page 2 of 4

Transaction Activity

Date	Description	Amount	Balance
02/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	245.81	8,043.23
02/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	416.81	8,460.04
02/05	Point Of Sale Withdrawal DELTA GAS NEWARK NJUS CARD# 0234	-108.02	8,352.02
02/05	Descriptive Withdrawal 02/05 BR040 BANJ0221 ATM CORRECTION OF 02/03	-0.02	8,352.00
02/05	Check 104	-3,000.00	5,352.00
02/07	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	218.00	5,570.00
02/12	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	150.00	5,720.00
02/12	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	315.28	6,035.28
02/12	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-35.00	6,000.28
02/13	Check 105	-3,000.00	3,000.28
02/14	Check 106	-1,000.00	2,000.28
02/15	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-92.25	1,908.03
02/15	External Withdrawal ATT - Payment	-286.19	1,621.84
02/17	Point Of Sale Withdrawal THE HOME DEPOT 99 STATE ROUTE 17 LODI NJUS CARD# 0234	-44.73	1,577.11
02/20	Point Of Sale Withdrawal THE HOME DEPOT 75 MCLEAN BLVD PATERSON NJUS CARD# 0234	-70.51	1,506.60
02/20	Check 107	-500.00	1,006.60
02/21	Point Of Sale Withdrawal NEW VITALITY 800-9436465 NYUS CARD# 0234	-16.94	989.66
02/22	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	150.00	1,139.66
02/26	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	143.00	1,282.66
02/27	Check 108	-1,100.00	182.66

CHECKS IN NUMBER ORDER

Date	Check No	Amount	Date	Check No	Amount
02/05	104	3,000.00	02/20	107	500.00
02/13	105	3,000.00	02/27	108	1,100.00
02/14	106	1,000.00			

PAID/RETURN ITEM FEES	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



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FDIC

Columbia Bank
19-01 ROUTE 208 NORTH - FAIR LAWN, NJ 07410
(800) 522-4167

Statement of Account

Statement Date Feb 01-Feb 28, 2018

Account Number 800096846

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Account: 800096846
Period: 02/01/2018 to 02/28/2018
Page: 4

104
2-9-18
Pay to the Order of Nathan Pappas \$3000.00
Three Thousand & No/100
COLUMBIA BANK
For: Nathan Pappas
⑆221271935680096846⑆ 0104
104 02/05/2018 \$3000.00

105
2-12-18
Pay to the Order of Nathan Pappas \$3000.00
Three Thousand & No/100
COLUMBIA BANK
For: Texas sm. Arch. LLC Nathan Pappas
⑆221271935680096846⑆ 0105
105 02/13/2018 \$3000.00

106
2-13-18
Pay to the Order of Nathan Pappas \$1000.00
One Thousand & No/100
COLUMBIA BANK
For: Nathan Pappas
⑆221271935680096846⑆ 0106
106 02/14/2018 \$1000.00

107
2-17-18
Pay to the Order of Nathan Pappas \$500.00
Five Hundred & No/100
COLUMBIA BANK
For: Nathan Pappas
⑆221271935680096846⑆ 0107
107 02/20/2018 \$500.00

108
2-25-18
Pay to the Order of Nathan Pappas \$1100.00
One Thousand One Hundred & No/100
COLUMBIA BANK
For: Nathan Pappas
⑆221271935680096846⑆ 0108
108 02/27/2018 \$1100.00



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NO.	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$

THIS AREA IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT STATEMENT
If your Checking Account has overdraft protection, remember to record the dollar amount of funds transferred into your checking account from your other designated deposit account or from your Premium Overdraft or your CheckRight Overdraft Line of Credit.

Bank Balance Shown on this Statement	\$
ADD+	
Deposits not credited on this Statement (If Any)	\$
SUBTOTAL	\$
SUBTRACT-	
Checks Outstanding	\$
TOTAL	\$

Should agree with checkbook balance after adding interest and deducting service charges (if any) shown on your checking statement. Please report any difference to us within 10 days of receipt of this statement. If no difference is reported in 10 days, the account will be considered correct. Direct checking account inquiries to the branch servicing it or to our customer service center at 1-800-522-4167.

IMPORTANT NOTICE

1. Always be alert to your surroundings and defer ATM transactions if circumstances cause you to be apprehensive.
2. Close the entry door of any ATM facility as equipped.
3. Put away withdrawn cash before exiting any ATM facility.
4. Direct any complaints concerning ATM security to an appropriate department of the owner of the ATM or to the NJ Department of Banking.
5. If you have any concerns about the security of any ATM owned and operated by Columbia Bank, call 1-800-522-4167 or the NJ Department of Banking at 609-292-7272.

LOST OR STOLEN DEBIT CARD

To report a lost or stolen Columbia Bank Debit Card, please call 800-522-4167, Monday through Friday from 7:30am - 8:00pm and Saturday from 8:00am - 2:00 PM. After normal business hours, please call 800-472-3272.

THE FOLLOWING DISCLOSURE RELATES TO ACCOUNTS THAT CAN BE ACCESSED VIA ELECTRONIC FUND TRANSFERS IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

Telephone us at 800-522-4167 (outside the Continental US call (201)795-3600) or write us at Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410
ATTN: Customer Service Center, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

YOU MUST PUT YOUR COMPLAINT OR QUESTION IN WRITING EVEN IF YOU CALL. IF WE DO NOT RECEIVE IT WITHIN 10 BUSINESS DAYS OF RECEIPT OF THIS STATEMENT, WE MAY NOT CREDIT YOUR ACCOUNT.

To find out whether preauthorized electronic fund transfers to your account have been received, please call 800-747-4428 (outside the Continental US call (201) 703-3751) during normal business hours.

IMPORTANT INFORMATION REGARDING YOUR OVERDRAFT PROTECTION LINE OF CREDIT STATEMENT

"PREV. BALANCE" and "PRIOR STATEMENT BALANCES" is the total unpaid principal at the beginning of the billing cycle. "NEW BALANCE" is the total unpaid principal at the end of the cycle.

Refer to the "TRANSACTION SECTION." The information within this section relates to the transactions that occurred during the statement cycle. Transactions shown in this section are the result of transactions affecting the loan.

Transactions affecting the principal such as loans being made, the principal portion of payments received (if any), and other adjustments made. The principal balance from each of these figures is stated in the "PRINCIPAL" column. The principal balance remains unchanged between the dates of activity indicated.

The statement also totals fees assessed for the cycle and year-to-date. It also totals interest charged for the cycle and year-to-date.

Any payments received at other than the billing address may be subject to delays in posting.

The current interest rate is divided by 365 to arrive at the daily periodic rate. The daily periodic rate is multiplied by each of the different principal balances and then by the number of days each balance remained unchanged. The sum of these calculations equals the interest charge disclosed on the statement.

Send payment to:
Columbia Bank
P.O. Box 947
Fair Lawn, NJ 07410

Send billing inquiries to:
Columbia Bank
Attn: Loan Accounting Department
19-01 Route 208 North
Fair Lawn, NJ 07410

THE FOLLOWING DISCLOSURE REQUIRED BY FEDERAL LAW APPLIES TO OVERDRAFT PROTECTION LINE OF CREDIT ACCOUNTS. IT DOES NOT APPLY TO COMMERCIAL LINE OF CREDIT ACCOUNTS.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at the address shown above for billing inquiries.

In your letter, give us the following information.

- Account information: Your name and account number
- Dollar Amount
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Nick Pezza
Nick's Landscaping

Month Feb 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Monday					
	Sobera	371.41	52.00	0	371.41
	Villanovi	673.31		0	673.31
	STamplemen	267.19		267.19	0
	Kaszerman	192.38		0	192.38
Tuesday	Insler	434.82	0		434.82
	Darvey	897.43		0	897.43
	Zotto	283.62		100.00	183.62
	Francisco	192.38		192.38	0
	Total	956.16		0	956.16

Nick Pezza
Nick's Landscaping

Month Feb 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Tuesday	Derricade	213.73	12.66	0	213.73
Wed	Panivicci	323.98		0	323.98
	Zwizacki	968.78		0	968.78
	Cardor	338.24		101.77	237.49
	East Lake	213.75	3	213.75	0
	Barns	496.59		0	496.59
Thursday	Yachechak	940.44		0	940.44
	Iternagiba	1788.78		0	1788.78
	Pearf	448.88		448.88	0

Nick Pezza
Nick's Landscaping

Month Feb 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Thursday	Carillo	320.63	12.00		320.63
	Deatner	171.00			171.00
	Endurance Permanent Cosmetic LLC	506.84			506.84
	Jordan	288.50			288.50
	Alexander	128.25	3	128.25	
Friday	Zenda	256.50		256.50	
	Kurus	299.25		299.25	
	Holmes	352.69			352.69
	Mess	256.50			256.50

